

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-27113-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Steven A. Feliciano  
140 Terhune Drive  
Wayne, NJ 07470

Wendi Feliciano  
140 Terhune Drive  
Wayne, NJ 07470

Social Security No.:  
xxx-xx-0841

xxx-xx-1829

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 8/27/18 and a confirmation hearing on such Plan has been scheduled for 10/25/18 @ 9:00 a.m..

The debtor filed a Modified Plan on 11/8/18 and a confirmation hearing on the Modified Plan is scheduled for 12/13/18 @ 8:30 a.m.. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: November 14, 2018  
JAN: smz

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Steven A. Feliciano  
 Wendi Feliciano  
 Debtors

Case No. 18-27113-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 186

Page 1 of 3  
 Total Noticed: 65

Date Rcvd: Nov 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2018.

db/jdb  
 517767977 +Steven A. Feliciano, Wendi Feliciano, 140 Terhune Drive, Wayne, NJ 07470-7104  
 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 517723421 +Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540  
 517723424 +BHG, Inc., 122 East 42nd Street, Ste. 700, New York, NY 10168-0699  
 517723425 +BHG, Inc., 325 James Street, Syracuse, NY 13203-1965  
 517723432 +CJC Law Office, 201 Solar Street, Syracuse, NY 13204-1425  
 517803603 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517723428 +Chase Card Services, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298  
 517723429 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, PO Box 790040,  
 Saint Louis, MO 63179-0040  
 517723430 +Citibank North America, Citicorp Credit Svcs/Centralized Bankrup, PO Box 790040,  
 Saint Louis, MO 63179-0040  
 517723431 +Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040,  
 St Louis, MO 63179-0040  
 517855370 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 517840511 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
 (address filed with court: Ford Motor Credit Company LLC, P.O. Box 62180,  
 Colorado Springs, CO 80962)  
 517723435 +Ford Credit, P.O. Box 152271, Irving, TX 75015-2271  
 517723436 +Frd Motor Cr, PO Box BOX 542000, Omaha, NE 68154-8000  
 517723441 +Payapl Credit Serivces/ SYNCB, PO Box 960080, Orlando, FL 32896-0080  
 517723442 +Public Service Fcu, 619 Union Ave, Middlesex, NJ 08846-1963  
 517723440 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: New Jersey Division of Taxation,  
 Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245,  
 Trenton, NJ 08695)  
 517723453 +Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475,  
 Minneapolis, MN 55440-9475  
 517723454 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053  
 517723455 +Wells Fargo Bank, PO Box 10438, Macf8235-02f, Des Moines, IA 50306-0438  
 517723456 +Wells Fargo Bank, Attn: Bankruptcy, PO Box 94435, Albuquerque, NM 87199-4435  
 517741163 +Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938  
 517723457 +Wf Pll, PO Box 94435, Albuquerque, NM 87199-4435

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 15 2018 01:45:31 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 15 2018 01:45:28 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517773644 E-mail/Text: djohnston@bhg-inc.com Nov 15 2018 01:44:10 Bankers Healthcare Group LLC,  
 201 Solar St, Syracuse NY 13204  
 517723423 E-mail/Text: djohnston@bhg-inc.com Nov 15 2018 01:44:10 BHG, 10234 West State Road 84,  
 Davie, FL 33324  
 517723422 +E-mail/Text: djohnston@bhg-inc.com Nov 15 2018 01:44:10 Banker's Healthcare Group, LLC,  
 201 Solar Street, Syracuse, NY 13204-1425  
 517723426 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 15 2018 01:50:11 Cap1/bstby,  
 PO Box 30258, Salt Lake City, UT 84130-0258  
 517723427 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 15 2018 01:49:33 Capital One,  
 Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 517773346 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 15 2018 01:50:11  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 517723433 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 15 2018 01:45:07 Comenitycapital/zales,  
 Comenity Bank, PO Box 182125, Columbus, OH 43218-2125  
 517736471 E-mail/Text: mrdiscen@discover.com Nov 15 2018 01:44:16 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 517723434 +E-mail/Text: mrdiscen@discover.com Nov 15 2018 01:44:16 Discover Financial, PO Box 3025,  
 New Albany, OH 43054-3025  
 517723437 +E-mail/Text: cio.bncmail@irs.gov Nov 15 2018 01:44:37 Internal Revenue Service,  
 PO Box 7346, Philadelphia, PA 19101-7346  
 517723438 +E-mail/Text: bnckohlsnotices@becket-lee.com Nov 15 2018 01:44:25 Kohls/Capital One,  
 Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043  
 517723439 +E-mail/Text: bk@lendingclub.com Nov 15 2018 01:46:03 Lending Club Corp, 71 Stevenson St,  
 Suite 300, San Francisco, CA 94105-2985  
 517850322 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 15 2018 02:02:33  
 Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067,  
 Norfolk VA 23541  
 517850324 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 15 2018 01:50:16  
 Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541

District/off: 0312-2

User: admin  
Form ID: 186

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Total Noticed: 65

Date Rcvd: Nov 14, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517840663 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 15 2018 01:50:15  
Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541

517840751 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 15 2018 02:02:22  
Portfolio Recovery Associates, LLC, c/o Gap Visa Card, POB 41067, Norfolk VA 23541

517850332 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 15 2018 01:50:15  
Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067,  
Norfolk VA 23541

517850327 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 15 2018 01:49:03  
Portfolio Recovery Associates, LLC, c/o Lowe's, POB 41067, Norfolk VA 23541

517850333 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 15 2018 01:49:04  
Portfolio Recovery Associates, LLC, c/o Midas, POB 41067, Norfolk VA 23541

517840630 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 15 2018 01:49:38  
Portfolio Recovery Associates, LLC, c/o Paypal Extras Mastercard, POB 41067,  
Norfolk VA 23541

517850341 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 15 2018 01:50:16  
Portfolio Recovery Associates, LLC, c/o Pep Boys, POB 41067, Norfolk VA 23541

517850334 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 15 2018 01:49:04  
Portfolio Recovery Associates, LLC, c/o Score Rewards, POB 41067, Norfolk VA 23541

517850331 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 15 2018 02:02:33  
Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541

517850329 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 15 2018 01:49:38  
Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067,  
Norfolk VA 23541

517840656 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 15 2018 01:50:16  
Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541

517836898 E-mail/Text: bnc-quantum@quantum3group.com Nov 15 2018 01:45:15  
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
Kirkland, WA 98083-0788

517723443 +E-mail/Text: bankruptcyteam@quickenloans.com Nov 15 2018 01:45:55 Quicken Loans,  
1050 Woodward Ave, Detroit, MI 48226-1906

517854949 +E-mail/Text: bankruptcyteam@quickenloans.com Nov 15 2018 01:45:55 Quicken Loans Inc.,  
635 Woodward Avenue, Detroit, MI 48226-3408

517723444 +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2018 01:49:26 Synch/car Care Midas,  
Po Box 965036, Orlando, FL 32896-5036

517723445 +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2018 01:50:01 Synch/car Care Pep B,  
Po Box 96060, Orlando, FL 32896-0001

517723446 +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2018 01:48:54 Synch/care Credit Du,  
Po Box 96060, Orlando, FL 32896-0001

517726234 +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2018 01:49:26 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

517723447 +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2018 01:49:26 Synchrony Bank/ Dick's Sporting Goods, PO Box 530916, Atlanta, GA 30353-0916

517723448 +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2018 01:50:02 Synchrony Bank/ JC Penneys,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

517723449 +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2018 01:48:53 Synchrony Bank/Care Credit,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

517723450 +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2018 01:50:02 Synchrony Bank/Gap,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

517723451 +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2018 01:49:26 Synchrony Bank/Lowes,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

517723452 +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2018 01:49:27 Synchrony Bank/Walmart,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

517853527 +E-mail/Text: bncmail@w-legal.com Nov 15 2018 01:45:43 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
TOTAL: 41

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
(address filed with court: Ford Motor Credit Company LLC, P.O. Box 62180,  
Colorado Springs, CO 80962)

517854316\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin  
Form ID: 186

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Total Noticed: 65

Date Rcvd: Nov 14, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 16, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2018 at the address(es) listed below:

Guillermo Gonzalez on behalf of Joint Debtor Wendi Feliciano ggonzalez@scuramealey.com,  
ecfbkfilings@scuramealey.com;tscialla@scuramealey.com;mmack@scura.com;jesposito@scuramealey.com  
Guillermo Gonzalez on behalf of Debtor Steven A. Feliciano ggonzalez@scuramealey.com,  
ecfbkfilings@scuramealey.com;tscialla@scuramealey.com;mmack@scura.com;jesposito@scuramealey.com  
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company LLC  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6